Jimmy Chen (LKK Auto)

From: Jimmy Chen (LKK Auto)
Sent: Tuesday, 9 July 2019 6:14 PM
To: BRIAN_SINMS@HOTMAIL.COM
Cc: Vic (LKKAuto); Hsiao Tong (LKKAuto)
Subject: RE: OUR REF: CC4/ASM19005626/pa3 - ACCIDENT INVOLVING SJZ9566U AND GBE5848M AT 28 TUAS AVE 2 ON 14/03/2019

Dear Sir/Mdm,

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a third-party claim(s) from **ETHOZ GROUP LTD** acting on behalf of the owner of **GBE5848M** against your motor insurance policy.

Based on the accident report and accident scenario as well as the provided video evidence, we are sorry to inform you that the liability is not favourable against us. Based on the video, The Third-Party vehicle was moving straight at a moderate speed before the accident, and during the point of accident the contact was between the rear of your vehicle and the side of the Third-Party vehicle. The driver of the vehicle moving/reversing in and out of the parking lot should be exercising greater caution under this circumstances.

We will proceed to negotiate for an amicable settlement with the Third-Party.

Please be informed that your No Claim Discount (NCD) may be affected because of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third-party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this email. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to jimmychen@lkkauto.com within 7 days from the date of this email **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

This email should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorized driver may have committed.

In the event of receiving and handling of any third-party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2928 or jimmychen@lkkauto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

Jimmy Chen| Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jimmychen@lkkauto.com | fax: 6741-4108

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